

Form COD

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Bankruptcy Case No.: 20-20254-GLT  
Chapter: 13

**Ahna L. Johnston  
fka Ahna L. Bader**

Debtor(s)

**ORDER DIRECTING FURTHER ACTION IN RESPONSE TO CHAPTER 13  
TRUSTEE'S CERTIFICATE OF DEFAULT REQUESTING DISMISSAL**

**WHEREAS**, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and is in material default under the plan,

**IT IS HEREBY ORDERED** that, on or before **twenty-one (21) days from the date of this Order**, Debtor(s) must file (1) *Documentary Proof of Payment* according to the accompanying *Instructions*, (2) a *Notarized Affidavit or Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes (a) an explanation of Debtor(s)' failure to comply with the current plan payment and/or (b) a statement setting forth why the Debtor(s) disputes the *Certificate of Default*.

**IT IS FURTHER ORDERED** that to the extent the Debtor(s) does not contest that the Debtor(s) is in default of the current plan, the Debtor(s) shall file **one** of the following within twenty-one (21) days of the date of this Order to avoid dismissal of the instant bankruptcy case:

A. a *Notice of Proposal to Cure Plan Defaults* in a form that substantially complies with the form available on Judge Taddonio's 'Forms' webpage (and which can be directly accessed at <https://www.pawb.uscourts.gov/sites/default/files/forms/GLT-form-ch13-4.pdf>). Said Notice shall include a date and time for the Conciliation Conference on the proposed cure selected from a date listed on the Trustee's Website, which date shall be no less than 30 and no more than 60 days after the date of the Notice;

**OR**

B. a *Notice of Proposed Modification to Plan* (in a form which substantially complies with the form found on Judge Taddonio's 'Forms' webpage and can be directly accessed at <https://www.pawb.uscourts.gov/sites/default/files/forms/GLT-form-ch13-5.pdf>) and an *Amended Plan*. (in accordance with the provisions of the *Chapter 13 Initial Case Management Order*) to the extent the Debtor(s) assert they can confirm and perform an *Amended Plan* to remain in Chapter 13. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) defaults on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing;

**OR**

C. a *Stipulated Order Modifying Plan* in a form that substantially complies with the form available on Judge Taddonio's 'Forms' webpage (and which can be directly access at <https://www.pawb.uscourts.gov/sites/default/files/forms/GLT-form-ch13-3.pdf>), and filed in accordance with the procedures as set forth in the *Chapter 13 Initial Case Management Order* regarding Stipulated Orders Modifying Plans.

Provided the Debtor(s) files a *Notice of Proposal to Cure Plan Defaults* or a *Notice of Proposed Modification to Plan* and *Amended Plan* the matter will follow the Court's standard conciliation/confirmation process as set forth in the *Chapter 13 Initial Case Management Order*.

Dated: February 11, 2022

Gregory L. Taddonio  
United States Bankruptcy Judge

**INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT**

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment. The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee  
P.O. Box 84051  
Chicago, IL 60689

In re:  
Ahna L. Johnston  
Debtor

Case No. 20-20254-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Feb 11, 2022

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 13, 2022:

Recip ID	Recipient Name and Address
db	+ Ahna L. Johnston, 410 Market Street, Belle Vernon, PA 15012-1245
15188243	+ Commercial Acceptance, 2 West Main Street, Shiremanstown, PA 17011-6326
15188244	+ Highland Pediatrics, 2618 Memorial Boulevard--Suite C, Connellsville, PA 15425-1419
15188245	+ KML Law Group, P.C., Suite 5000--The BNY Independence Center, 701 Market Street, Philadelphia, PA 19106-1541
15188249	+ PNC Bank, Successor to National City Bank, 3217 South Decker Lake Drive, Salt Lake City, UT 84119-3284
15212640	PNC Bank, National Association, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
15188247	Peoples Natural Gas, P.O. Box 535323, Pittsburgh, PA 15253-5323
15188251	Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Feb 11 2022 23:18:43	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Feb 11 2022 23:09:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15188240	+ Email/Text: bankruptcy@rentacenter.com	Feb 11 2022 23:09:00	Acceptance Now, Attn: Bankruptcy, 5501 Headquarters Drive, Plano, TX 75024-5837
15188241	Email/Text: ally@ebn.phinsolutions.com	Feb 11 2022 23:08:00	Ally Financial, P.O. Box 130424, Roseville, MN 55113-0004
15188242	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 11 2022 23:18:36	Citi Card, P.O. Box 6500, Sioux Falls, SD 57117-6500
15393877	+ Email/Text: ebnnotifications@creditacceptance.com	Feb 11 2022 23:08:00	Credit Acceptance, 25505 W Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
15221374	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 11 2022 23:09:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15188246	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 11 2022 23:09:00	Midland Credit Management, 350 Camino Drive De La Reina--Suite 100, San Diego, CA 92108-3007
15188248	Email/Text: Bankruptcy.Notices@pnc.com	Feb 11 2022 23:08:00	PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222
15188250	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 11 2022 23:18:35	Portfolio Recovery, 120 Corporate Boulevard, Norfolk, VA 23502
15200872	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 11 2022 23:18:51	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15188694	+ Email/PDF: gecsed@recoverycorp.com	Feb 11 2022 23:18:41	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15220804	Email/PDF: ebn_ais@aisinfo.com	Feb 11 2022 23:18:52	Verizon, by American InfoSource as agent, PO

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15188252	Email/PDF: gecsedl@recoverycorp.com	Feb 11 2022 23:18:48	Box 4457, Houston, TX 77210-4457 Walmart/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965064, Orlando, FL 32896-5064
15188253	+ Email/Text: bankruptcy@firstenergycorp.com	Feb 11 2022 23:09:00	West Penn Power, 5001 NASA Boulevard, Fairmont, WV 26554-8248

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 13, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 11, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Daniel R. White	on behalf of Debtor Ahna L. Johnston sheila@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com;gianna@zeblaw.com
Maria Miksich	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 6